Interview Summary	Application No.	Applicant(s)	
	09/781,198	LORTSCHER ET AL.	
	Examiner	Art Unit	
	Igor Borissov	3629	

All participants (applicant, applicant's representative, PTO personnel):

(1) *Igor Borissov*. (3)____.

(2) ~~*Scott A. Schmok*~~. JOHN M. MULCAHY (4)____.
(APPLICANTS REPRESENTATIVE)

Date of Interview: ____.

Type: a)☐ Telephonic b)☐ Video Conference
c)☒ Personal [copy given to: 1)☐ applicant 2)☐ applicant's representative]

Exhibit shown or demonstration conducted: d)☐ Yes e)☐ No.
If Yes, brief description: ____.

Claim(s) discussed: 1-40 and 42-118.

Identification of prior art discussed: O'Neil and Goldhaber and Stefik

Agreement with respect to the claims f)☐ was reached. g)☒ was not reached. h)☒ N/A.
SR

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: ____.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Pending claims were discussed. The applicability of prior art was discussed. Response to arguments were discussed. Specifically, the limitations of claim 43 including "licensing fee schedule for each use... is a declining licensing rule, and is reset when a user upgrades their consumer information" was discussed. 101 rejection was discussed. The applicant indicated that paying fees for licensing represents useful and concrete results.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required